

Most investors spend their formative years building wealth, but few consider the tax consequences of their returns. Imagine if you could de-risk your portfolio, and plan for a tax-free retirement. It's not what you earn, it's what you keep.



The WealthPRIME RothPLUS strategy creates an arbitrage where investors can save millions in taxes in the future, with little out-of-pocket investment today. Marginal tax rates are scheduled to go up in 2026, and it is very likely that tax rates will be higher in the future.

The RothPLUS strategy takes existing qualified accounts, and converts them into tax-free retirement cash flow in the future.

## Consider the following example:

**Investor Isaac, a 64-year-old male**

**Retirement age 72**

**\$2,000,000 IRA accounts**

**\$1,400,000 non-qualified investments**

	Traditional method	RothPLUS
Taxes and expenses paid by investor	\$2,292,387	\$80,000
After-tax income in retirement	\$301,215	\$343,834
After-tax legacy for heirs	\$0	\$811,753
Total after-tax value of the plan	\$5,421,870	\$7,000,765

*This model assumes today's tax rates.*

# How does RothPLUS work?



**Consider the difference in wealth creation by utilizing the strategies below:**

There is a difference between tax evasion, which is illegal, and tax avoidance, which is both legal and smart. RothPLUS is an underutilized technique using universal life insurance, which maximizes distributions in retirement by paying taxes at lower rates.

## Building Block 1:

The Supercharged Sidedoor Roth—High income workers cannot participate in traditional Roth conversions, given their low limits (around \$196k in income). The Supercharged Sidedoor Roth converts qualified retirement funds such as 401(k)s and IRAs into tax-free income by creating a Roth conversion, subsidized by the plan. In other words, the conversion creates a taxable event, but with few out-of-pocket expenses or loss of principal.

## Building Block 2:

Life Insurance as a Retirement Plan (LIRP)—LIRPs save money inside a cash value insurance policy which can result in tax-free distributions, and create a tax-free death benefit.

## Building Block 3:

Indexing is a method to smooth out volatility and limit stock market losses. Using a Green-Line vs. Red-Line strategy, this crediting methodology caps returns, but has a floor of zero when markets turn negative.

WealthPRIME advisors are at the ready to answer your questions and walk you through the Trinity calculator. Reach an advisor at [www.wealthprime.com](http://www.wealthprime.com).